



Atty. Dkt. No. 37607-120

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.
Title: ONLINE MORTGAGE
QUALIFICATION AND
APPLICATION SYSTEM AND
PROCESS
Appl. No.: 09/593,106
Filing Date: 06/13/2000
Examiner: Subramanian, N.
Art Unit: 3624
Commissioner for Patents
Washington, D.C. 20231

CERTIFICATE OF EXPRESS MAILING	
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Kristine Lancelle (Printed Name)	
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REPLY & AMENDMENT

This communication is responsive to the Office Action dated August 30, 2002 concerning the above-referenced patent application.

Please amend the application as follows:

In the Summary of the Invention:

Please add the following paragraph on page 6, after the third paragraph ending with "...the automated implementation of various aspects of the inventive process." Support for the paragraph may be found in at least the Abstract as originally filed. No new matter has been added:

The system allows a potential borrower to ascertain the likelihood that the borrower will qualify for a mortgage loan online in real time, and to apply for and obtain a loan that is priced to reflect the individual borrower's specific financial and other relevant characteristics. System software evaluates borrower information submitted to the loan